



ask SHIP

Q: My Advantage Health Solutions Medicare Advantage Plan is ending next year. I didn't find out until Open Enrollment ended. What can I do?

Don't worry. People who currently have Advantage Health Solutions in 2015 have a bit longer to choose a new plan for 2016. When Medicare Advantage plans don't renew for the next year, the members are entitled to Special Enrollment Periods for another Medicare Advantage plan or a Medigap insurance policy and Part D drug coverage.

Your current Medicare Advantage plan will end on December 31, 2015. If you were to do nothing to choose a new plan, you would automatically be enrolled in Original Medicare and lose your prescription drug coverage on January 1, 2016.

If you would like to choose a new Medicare Advantage Plan, you have until **February 29, 2016**, to enroll in a new one with prescription drug coverage.

Because your current Advantage Plan will end before January 1, 2016, it would be best to sign up for a new plan by December 31, 2015, to ensure seamless coverage.

Most Medicare Advantage plans include drug coverage. You can compare available Medicare Advantage and Part D drug plans in your area on Medicare's Plan Finder tool at www.medicare.gov or you can ask SHIP for assistance.

You will also have the option of remaining in Original Medicare and purchasing a Medigap insurance policy. You will have a guarantee of Plans A, B, C, F, K, and L until **March 3, 2016**. This means you cannot be denied coverage, charged a higher premium because of your health status, or have waiting periods imposed for pre-existing conditions. If you chose this option, you will still need to enroll a drug plan by February 29.

Be aware that other considerations apply if you

have retiree coverage. If you have retiree coverage from a union or former employer, ask your plan's benefit administrator how joining another Medicare Advantage plan or switching to original Medicare, along with a stand-alone drug plan will affect your retiree coverage.

In most cases, a Medicare Advantage plan will be primary over other health insurance coverage you might have.

If you or someone you know needs help switching Medicare Advantage Plans, comparing plans, understanding information they have received from Medicare, or any other Medicare related question, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.